

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 5, 2011.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gayla Denise Brown
5115 Burnt Oak Terrace, Apt. 104
Richmond, VA 23234

Case Number: 11-32291-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-6986

Attorney for Debtor(s) (name and address):
Not Represented by Attorney

Bankruptcy Trustee (name and address):
Sherman B. Lubman
P.O. Box 5757
Glen Allen, VA 23058-5757
Telephone number: 804-290-4490

Meeting of Creditors:

Date: **May 2, 2011**

Time: **03:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse arises.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
July 1, 2011

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:
Toll Free 1-800-326-5879

Date: April 6, 2011

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</p> <p>Richmond Division: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Service Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Gayla Denise Brown
 Debtor

Case No. 11-32291-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mitchella
 Form ID: B9A

Page 1 of 1
 Total Noticed: 31

Date Rcvd: Apr 06, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2011.

db
 10367408 +Gayla Denise Brown, 5115 Burnt Oak Terrace, Apt. 104, Richmond, VA 23234-7603
 10367406 +AFNI, P O BOX 3097, BLOOMINGTON, IL 61702-3097
 10367404 +ALLIED INTERSTATE, 3000 CORPORATE EXCHANGE DR, COLUMBUS, OH 43231-7684
 10367404 +AWA COLLECTIONS, P O BOX 6605, ORANGE, CA 92863-6605
 10367403 +CAC FINANCIAL CORP, 2601 NW EXPRESSWAY, OKLAHOMA CITY, OK 73112-7236
 10367402 CAPIO PARTNERS LLC, 222TEXOMA PKWY, STE 15073264, SHERMAN, TX 75090
 10367401 +CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO, IA 50701-9374
 10367387 +CHEX SYSTEMS, 7805 HUDSON ROAD, SUITE 100, SAINT PAUL, MN 55125-1703
 10367392 +CREDIT ADJUSTMENT BOARD, 306 E GRACE ST, RICHMOND, VA 23219-1718
 10367400 +EDUCATION CREDIT MANAGEMENT, 1 IMATION PL, SAINT PAUL, MN 55128-3422
 10367388 +FAST AUTO PAYDAY LOANS, 6150 MIDLOTHIAN TURNPIKE, RICHMOND, VA 23225-5922
 10367393 +FREDERICKSBURG COLLECTION, 10506 WAKEMAN DR, FREDERICKSBURG, VA 22407-8040
 10367398 +I C SYSTEMS INC, P O BOX 64375, SAINT PAUL, MN 55164-0375
 10367381 +INSTANT LOANS NOW, 14525 SW MILIKAN WAY, STE 21705, BEAVERTON, OR 97005-2343
 10367390 IVY WALK APARTMENTS, 5100 BURNT OAK DRIVE, RICHMOND, VA 23234
 10367394 +LADETRA CAMP, 2821 TINSTREE DRIVE, COLONIAL HEIGHTS, VA 23834-5129
 10367389 +MICHAEL WAYNE INVESTMENTS, 6636 E VA BEACH BLVD, NORFOLK, VA 23502-3014
 10367391 +S L NAUSBAUM REALTY CO INC, 6000 CRICKLEWOOD DR, RICHMOND, VA 23234-4956
 10367396 +SALLIE MAE, 11100 USA PKWY, FISHERS, IN 46037-9203
 10367399 +SAMS CLUB/GE MONEY BANK, P O BOX 965005, ORLANDO, FL 32896-5005
 10367380 SONIC PAYDAY LOANS, LEVEL 8 PLAZA COMMERCIAL CENTER, BISAZZASTREET,
 SLIEMA MALTA, SI SLM1640
 10367384 +SUNTRUST, P O BOX 4418 GA-ATLANTA-0795, ATLANTA, GA 30302-4418
 10367386 +TELECHECK, 5251 WESTHEIMER, HOUSTON, TX 77056-5415
 10367382 +UPFRONT CASH, 14525 SW MILIKAN WAY, STE 21705, BEAVERTON, OR 97005-2343
 10367395 +WELLS FARGO/THE AVENUE, P O BOX 182789, COLUMBUS, OH 43218-2789

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

EDI: QSBLUBMAN.COM Apr 07 2011 00:38:00 Sherman B. Lubman, P.O. Box 5757,
 Glen Allen, VA 23058-5757
 10367407 +EDI: ALLIANCEONE.COM Apr 07 2011 00:38:00 ALLIANCE ONE, 1684 WOODLANDS DR STE 150,
 MAUMEE, OH 43537-4026
 10367405 +EDI: ACCE.COM Apr 07 2011 00:38:00 ASSET ACCEPTANCE, P O BOX 1630, WARREN, MI 48090-1630
 10367385 +EDI: BANKAMER2.COM Apr 07 2011 00:38:00 BANK OF AMERICA, P O BOX 25118,
 TAMPA, FL 33622-5118
 10367383 +E-mail/Text: dleabankruptcy@hrblock.com Apr 07 2011 00:39:23 H & R BLOCK BANK,
 P O BOX 30227, OMAHA, NE 68103-1327
 10367397 +E-mail/Text: COLLEEN.ATKINSON@RMSCOLLECT.COM Apr 07 2011 00:38:58
 RECEIVABLES MANAGEMENT SYSTEMS, 7206 HULL STREET RD STE 211, RICHMOND, VA 23235-5826
 10367396 +EDI: SALMAESERVICING.COM Apr 07 2011 00:38:00 SALLIE MAE, 11100 USA PKWY,
 FISHERS, IN 46037-9203

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2011

Signature:

